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DEC 07 2006

I hereby certify that this correspondence is being filed by facsimile  
and is addressed to Box No Fee Amendment, Commissioner of Patents,  
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos

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MS: No Fee Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

S I R :

On November 29, 2006, a Notice of Non-Compliance was received from the PTO  
in above-identified application.

The Notice of Non-Compliance states that the amendment to the claims received  
on 7 September 2006 do not comply with the requirements of 37 CFR 1.121(c) because the  
status identifiers of at least one claim is not one of the permissible identifiers.

In response, Applicant is filing the 7 September 2006 Amendment with corrected  
status identifiers and has titled the document Corrected Amendment And Response To  
Restriction Requirement. The Amendment itself has not been altered in any other way.

If any issue should surface, however, the Examiner is requested to call the